Monte J. White & Associates, PC Monte J. White 1106 Brook Ave., Hamilton Place Wichita Falls, TX 76301 (940)723-0099 (940)723-0096 fax

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF TEXAS WICHITA FALLS DIVISION

IN RE:

S

Orville Eugene McIlvanie, Jr.

and
S

Nancy McIlvanie
S

DEBTORS

S

CASE NO. 10-70083-HdH-13

S

EAST NO. 10-70083-HdH-13

S

EAST NO. 10-70083-HdH-13

DEBTORS' MOTION TO BORROW/INCUR DEBT FOR THE PURCHASE OF A VEHICLE

TO THE HONORABLE JUDGE OF SAID COURT:

DEBTORS, Orville Eugene McIlvanie, Jr. and Nancy McIlvanie file this Debtors' Motion to Borrow/Incur Debt for the Purchase of a Vehicle, and would respectfully show the Court as follows:

- 1. Debtors' Chapter 13 case was filed on March 4, 2010.
- 2. Debtors' case was confirmed on April 22, 2010.
- 3. Debtors wish to finance the purchase of a vehicle in an amount not to exceed \$25,000.00. Texoma Community Credit Union has agreed to finance this purchase. See Exhibit "A".
- 4. Debtors' current vehicle exceeds 105,000 miles and debtors are making frequent trips to Dallas for their daughter's medical needs. She has a congenital condition that causes brain tumors.
- 5. Debtors propose to repay the financed amount over 60 months at 14.25% interest with a monthly payment of approximately \$500.00. Debtors do not anticipate exceeding these figures. Additionally, Debtors request that the Court grants them permission to pay such expenses of purchase as set forth in the said attached estimate.
- 6. Debtors will be trading in the vehicle that is currently being paid through their chapter 13 plan.
- 7. Amended Schedule J of Debtors' Voluntary Petition on file with the Clerk of this Court reflects sufficient disposable income to make the required payments of approximately \$550.00 per month toward the purchase of the vehicle.

FOR THESE REASONS, Debtors request an order allowing the purchase as set forth herein, and for such other and further relief to which Debtors may show themselves entitled.

Respectfully submitted,

/s/Monte J. White Attorney for Debtor(s)

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on November 5, 2012, a true and correct copy of the foregoing was served on all parties in interest listed on the following mailing list by ECF and/or regular mail.

/s/Monte J. White Attorney for Debtor(s) Label Matrix for local noticing 083-hdh13 Doc 49 Filed 11/05/12 Entered 11/05/12 13:20:29 Star-Exchange of 4

Case 10-70083-hdh13

Northern District of Texas

Wichita Falls

Mon Nov 5 13:07:45 CST 2012

Bank Of America

4060 Ogletown-stanton Rd

Newark, DE 19713

Capital One, N.A.

Bass & Associates, P.C. 3936 E. Ft. Lowell Rd., Suite 200

Tucson, AZ 85712-1083

GMAC Mortgage Corp

PO Box 4622

Waterloo, IA 50704-4622

HSBC BANK NEVADA, N.A.

Bass & Associates, P.C.

3936 E. Fort Lowell Road Suite 200

Tucson, AZ 85712-1083

(p) INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

Midland Funding, L.L.C. American InfoSource LP

PO Box 248897

Oklahoma City, OK 73124-8897

Monte J. White & Associates

1106 Brook Ave

Wichita Falls TX 76301-5009

Navy Federal Credit Union Attention: Bankruptcy

PO Box 3000

Merrifield, VA 22119-3000

Educational Credit Management Corp Lockbox 8682 PO Box 75848

St. Paul MN 55175-0848

Nelnet on behalf of ECMC

Room 1254

Dallas, TX 75242-1305

CO Creditors Bankruptcy Service

P.O. Box 740933

Dallas, TX 75374-0933

CPU-citi Capital One, N.A.

Attn: Centralized Bankruptcy

PO Box 20507

Kansas City, MO 64195-0507

Bass & Associates, P.C.

3936 E. Ft. Lowell Road, Suite No. 200

Tucson, AZ 85712-1097

FIA Card Services NA aka Bank of America

MS 550 PO Box 91121

Seattle, WA 98111-9221

Fia Card Services, NA As Successor In Intere Bank of America NA and Mona America Bank

1000 Samoset Drive DE5-023-03-03

Newark, DE 19713-6000

GMAC Mortgage, LLC

ATTN: Bankruptcy Department

1100 Virginia Drive

Buffalo, NY 14240-3425

FT. Washington, PA 19034-3204

GMAC Mortgage, LLC CO Pite Duncan, LLP

4375 Jutland Drive, suite 200

P.O. Box 17933

San Diego, CA 92177-7921

IOWA PARK CITY & ISD

CO PERDUE BRANDON FIELDER COLLINS & MOT

PO BOX 8188

WICHITA FALLS TX 76307-8188

Iowa Park ISD & City

CO Perdue Brandon Fielder Collins & Mot

P.O. Box 8188

HSBC-frnrw

Po Box 3425

Wichita Falls, Texas 76307-8188

JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 7999

ST CLOUD MN 56302-7999

Midland Funding, LLC by American InfoSource

PO Box 248897

Oklahoma City, OK 73124-8897

Military Star

Attention: Bankruptcy

PO Box 650062

Dallas, TX 75265-0062

Navy FCU

Attention: Bankruptcy

PO Box 3000

Merryfield, VA 22119-3000

Navy Federal Credit Union

820 Follin Ln Se

Vienna, VA 22180-4907

Navy Federal Credit Union

PO Box 3000

Merrifield VA 22119-3000

Nelnet Attn: Claims PO Box 17460

Denver, CO 80217-0460

PRA Receivables Management, LLC

As Agent Of Portfolio Recovery Assocs.

CO Shell POB 41067

Norfolk VA 23541-1067

Recovery Management Systems Corporation 25 SE 2nd Ave. Ste. 1120

Miami, FL 33131-1605

Case 10-70083-hdh13 Doc 49 Filed 11/05/12 Entered 11/05/12 13:20:29 Page 4 of 4 Recovery Management Systems Corporation

25 S.E. 2nd Avenue, Suite 1120

Miami, FL 33131-1605

For GE Money Bank dba CHEVRON TEXACO PLCC 25 SE 2nd Ave Ste 1120 Miami FL 33131-1605 Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195-0507

WICHITA COUNTY

CO PERDUE BRANDON FIELDER COLLINS & MOT

PO BOX 8188

WICHITA FALLS TX 76307-8188

Wichita County Harold Lerew PO Box 8188 Wichita Falls, TX 76307-8188

Monte J. White Monte J. White & Associates, P.C. 1106 Brook Avenue Hamilton Place Wichita Falls, TX 76301-5009

Nancy McIlvanie 5601 Central Fwy Apt 3821

Witchita Falls, TX 76305-6724

Orville Eugene McIlvanie Jr. 5601 Central Fwy Apt 3821 Wichita Fallas, TX 76305-6724 UST U.S. Trustee 1100 Commerce Street Room 976 Dallas, TX 75242-1011

Walter 12,13 OCheskey 6308 Iola Avenue Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

IRS Special Procedures 1100 Commerce St., Room 951 Mail Stop 5029 DAL Dallas, TX 75246

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) GMAC Mortgage, LLC

(u) HSBC Bank Nevada, N.A.

(d) Jefferson Capital Systems LLC PO BOX 7999 ST CLOUD, MN 56302-7999

End of Label Matrix Mailable recipients Bypassed recipients Total

42